Exhibit 1

Form Approved OMB No. 0575-0172

UNITED STATES DEPARTMENT OF AGRICULTURE RURAL HOUSING SERVICE

PROMISSORY NOTE

Type of Loan SECTION 502		SATISFIED
Loan No.		This day of,20 United States of America By:
Date: 08/10 20 10	•	Title: USDA, Rural Housing Services
32 Old Portland Road	•	
North Waterboro	(Property Address) York	ME .
(Gily or Town)	(County)	(State)
BORROWER'S PROMISE TO PAY. In return for a States of America, acting through the Rural Housing (this amount is called "principal"), plus interest.	loan that I have réceived, I g Service (and its successi	promise to pay to the order of the United ors) ("Government") \$ 134,500.00
INTEREST. Interest will be charged on the unpald interest at a yearly rate of $\frac{4.5000}{}$ %. T and after any default described below.	principal until the full amou he interest rate required by	nt of the principal has been paid. I will pay y this section is the rate I will pay both before
PAYMENTS. I agree to pay principal and interest to	using one of two alternative	s indicated below:
i. Principal and interest payments shall be temporal shall be added to the principal. The new principal installments on the date indicated in the box below here: \$, and the amount of suddetermined. I agree to pay principal and interest in	and later accrued interest s v. I authorize the Governme ch regular installments in t	hall be payable in <u>396</u> regular amortized ent to enter the amount of such new principal ne box below when such amounts have been
II. Payments shall not be deferred. I agree to pathe box below.	y principal and interest in	396 installments as indicated in
i will pay principal and interest by making a paymed will make my monthly payment on the 10th document on the 10th document on the 10th document on the 10th document of the series of the payment of the series of	lay of each month beginning ayments every month until le owe under this note. My mander the still owe emounts under the still make my monthly pays	have paid all of the principal and interest nonthly payments will be applied to interest
THE PARTY OF THE P		· · · · · · · · · · · · · · · · · · ·

PRINCIPAL ADVANCES. If the entire principal amount of the loan is not advanced at the time of loan closing, the unadvanced balance of the loan will be advanced at my request provided the Government agrees to the advance. The Government must make the advance provided the advance is requested for an authorized purpose, Interest shall accrue on the amount of each advance beginning on the date of the advance as shown in the Record of Advances below. I authorize the Government to enter the amount and date of the advance on the Record of Advances below. I authorize the Government to enter the amount and date of such advance on the Record of Advances.

HOUSING ACT OF 1949. This promissory note is made pursuant to title V of the Housing Act of 1949. It is for the type of loan indicated in the "Type of Loan" block at the top of this note. This note shall be subject to the present regulations of the Government and to its future regulations not inconsistent with the express provisions of this note.

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.





LATE CHARGES. If the Government has not received the full amount of any monthly payment by the end of 15 days after the date it is due, I will pay a late charge. The amount of the charge will be 4 percent of my overdue payment of principal and interest. I will pay this charge promptly, but only once for each late payment.

BORROWER'S RIGHT TO PREPAY. I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I will tell the Government in writing that I am making a prepayment.

I may make a full prepayment or partial prepayment without paying any prepayment charge. The Government will use all of my prepayments to reduce the amount of principal that I own under this Note. If I make a partial prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Government agrees in writing to those changes. Prepayments will be applied to my loan in accordance with the Government's regulations and accounting procedures in effect on the date of receipt of the payment.

ASSIGNMENT OF NOTE, I understand and agree that the Government may at any time assign this note without my consent. If the Government assigns the note I will make my payments to the assignee of the note and in such case the term "Government" will mean the assignee.

CREDIT ELSEWHERE CERTIFICATION. I certify to the Government that I am unable to obtain sufficient credit from other sources at reasonable rates and terms for the purposes for which the Government is giving me this loan.

USE CERTIFICATION, I certify to the Government that the funds I am borrowing from the Government will only be used for purposes authorized by the Government.

LEASE OR SALE OF PROPERTY. If the property constructed, improved, purchased, or refinanced with this loan is (1) leased or rented with an option to purchase, (2) leased or rented without option to purchase for 3 years or longer, or (3) is sold or title is otherwise conveyed, voluntarily or involuntarily, the Government may at its option declare the entire remaining unpaid balance of the loan immediately due and payable. If this happens, I will have to immediately pay off the entire loan.

REQUIREMENT TO REFINANCE WITH PRIVATE CREDIT. I agree to periodically provide the Government with information the Government requests about my financial situation. If the Government determines that I can get a loan from a responsible cooperative or private credit source, such as a bank or a credit union, at reasonable rates and terms for similar purposes as this loan, at the Government's request, I will apply for and accept a loan in a sufficient amount to pay this note in full. This requirement does not apply to any cosigner who signed this note pursuant to section 502 of the Housing Act of 1949 to compensate for my lack of repayment ability.

SUBSIDY REPAYMENT AGREEMENT. I agree to the repayment (recapture) of subsidy granted in the form of payment assistance under the Government's regulations.

CREDIT SALE TO NONPROGRAM BORROWER. The provisions of the paragraphs entitled "Credit Elsewhere Certification" and "Requirement to Refinance with Private Credit" do not apply if this loan is classified as a nonprogram loan pursuant to section 502 of the Housing Act of 1949.

DEFAULT. If I do not pay the full amount of each monthly payment on the date it is due, I will be in default. If I am in default the Government may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Government may require me to immediately pay the full amount of the unpaid principal, all the interest that I owe, and any late charges. Interest will continue to accrue on past due principal and interest. Even if, at a time when I am in default, the Government does not require me to pay immediately as described in the preceding sentence, the Government will still have the right to do so if I am In default at a later date. If the Government has required me to immediately pay in full as described above, the Government will have the right to be paid back by me for all of its costs and expenses in enforcing this promissory note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorney's fees.



NOTICES. Unless applicable law requires a different method, any notice that must be given to me under this note will be given by delivering it or by malling it by first class mall to me at the property address listed above or at a different address if I give the Government a notice of my different address. Any notice that must be given to the Government will be given by malling it by first class mail to the Government at <u>USDA Rural Housing Service</u>, c/o Customer Service Branch

Post Office Box 66889, St. Louis, MO 63166 , or at a different address if I am given a notice of that different address.

OBLIGATIONS OF PERSONS UNDER THIS NOTE. If more than one person signs this note, each person is fully and personally obligated to keep all of the promises made in this note, including the promise to pay the full amount owed. Any person who is a guarantor, surety, or endorser of this note is also obligated to do these things. The Government may enforce its rights under this note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this note. The term "Borrower" shall refer to each person signing this note.

WAIVERS. I and any other person who has obligations under this note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require the Government to demand payment of amounts due. "Notice of dishonor" means the right to require the Government to give notice to other persons that amounts due have not been paid.

WARNING: Failure to fully disclose accurate and truthful financial information in connection with my loan application may result in the termination of program assistance currently being received, and the denial of future federal assistance under the Department of Agriculture's Debarment regulations, 7 C.F.R. part 3017.

Janles Muna	Scal	Stra	Scal
Borrower Charles Murray	У	Borrower Sari Murray	
·	Seal		Seal
Воггожег		Borrower	

RECORD OF ADVANCES						
AMOUNT.	DATE	AMOUNT	DATE	AMOUNT	DATE	
1) <u>\$134,500.00</u>	08-10-2010	2 (8)		(15) \$		
2) \$		(9) \$		(16) S		
3) \$		(10)\$		(17) S		
4) S		(11) \$		(18) S		
5) S		(12) S		(19) \$		
6) S		(13) \$		(20) S		
7) S		(14) \$		(21) \$		